FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12) (INNB 03/13)

Case Number 10-22494-jpk

UNITED STATES BANKRUPTCY COURT

Northern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 5/27/10 and was converted to a case under chapter 7 on 1/3/14. You may be a creditor.

This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Cynthia Schmelzer 8013 Monaldi Drive	Case Number: 10–22494–jpk
	Social—Security or Individual Taxpayer—ID (ITIN) No(s): xxx—xx—2731
All other names used by the Debtor(s) in the last 8 years (include married, maiden and trade names):	Bankruptcy Trustee assigned by U.S. Trustee: David R. DuBois P. O. Box 14 Portage, IN 46368 Telephone number: 219–762–5574
Attorney for Debtor(s): David Dabertin(KD) Dabertin Law Office 5246 Hohman Avenue, Suite 302 Hammond, IN 46320 Telephone number: (219)937–1719	

Meeting of Creditors

Date: February 5, 2014 Location: 1st Floor, Suite 1700, Corner of Hohman Ave & Douglas St, Hammond, IN 46320

Time: 09:30 AM

The Debtor(s) must attend the meeting to be questioned under oath. **Professional dress, photo ID and proof of SSN are required.**Creditors are welcome to attend.

Debtor(s) needing a no cost telephone translation service should contact the trustee for more information.

Presumption of Abuse under 11 U.S.C. § 707(b)

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines

Filings must be received by the bankruptcy clerk's office by the following deadlines:

Objection to Debtor's Discharge or Challenge to Dischargeability of Certain Debts: 4/7/14 Objection to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

5400 Federal Plaza
Suite 2200
Hammond, IN 46320
Christopher M. DeToro
Clerk of the Bankruptcy Court
Date: 1/7/14

Telephone number: 219–852–3480
Hours: Monday – Friday 9:00 AM – 4:00 PM

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights.